

Information to identify the case:

Debtor 1	Marquita Hollins	Social Security number or ITIN	xxx-xx-9545
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Western District of Wisconsin , http://www.wiwb.uscourts.gov			
Case number: 1-18-13882-bhl			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Marquita Hollins

This order does not affect any pending adversary proceeding to determine dischargeability.

Dated: 2/25/19

By the court: Marcia M. Anderson, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 3

United States Bankruptcy Court
Western District of WisconsinIn re:
Marquita Hollins
DebtorCase No. 18-13882-bhl
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0758-1

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 16

Date Rcvd: Feb 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2019.

db +Marquita Hollins, 6230 Calvary Court, Sparta, WI 54656-8318
 4649976 +CAP1/Justice, P.O. Box 30253, Salt Lake City, UT 84130-0253
 4649980 +Granite State Mangement - Dir., P.O. Box 3420, Concord, NH 03302-3420
 4649982 +Marine Finance, 8211 Town Center Dr., Nottingham, MD 21236-5904
 4649984 Navy Federal Credit Union, P.O. Box 3700, Lorton, VA 22199
 4649985 Navy Federal Credit Union, 830 Follin Lane SE, Vienna, VA 22180
 4649986 +Regency Finance Company, 1820 C Madison St., Clarksville, TN 37043-8037

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: CBSAAFES.COM Feb 27 2019 01:03:00 Army & Air Force Exchange Svc, Attn: GC-G,
 3911 S. Walton Walker Blvd., Dallas, TX 75236-1598
 4649973 +E-mail/Text: Supportservices@receivablesperformance.com Feb 26 2019 20:01:50 AT&T,
 c/o Receivable Performance, 20816 44th Ave. NW, Lynnwood, WA 98036-7744
 4649974 EDI: BANKAMER.COM Feb 27 2019 01:03:00 Bank of America, P.O. Box 982238,
 El Paso, TX 79998
 4649983 EDI: CBSAAFES.COM Feb 27 2019 01:03:00 Military Star, 3911 Walter Walker,
 Dallas, TX 75266
 4649977 +EDI: CAPITALONE.COM Feb 27 2019 01:03:00 Capital One Bank USA NA, P.O. Box 30281,
 Salt Lake City, UT 84130-0281
 4649978 EDI: CHASE.COM Feb 27 2019 01:03:00 Chase Card, P.O. Box 15298,
 Wilmington, DE 19850-5298
 4649981 +EDI: CBSKOHL.COM Feb 27 2019 01:03:00 Kohls Department Store, P.O. Box 3115,
 Milwaukee, WI 53201-3115
 4649981 +E-mail/Text: bncnotices@beckett-lee.com Feb 26 2019 20:01:26 Kohls Department Store,
 P.O. Box 3115, Milwaukee, WI 53201-3115
 4649988 +EDI: USAA.COM Feb 27 2019 01:03:00 USAA Savings Bank, 10750 McDermott Freeway,
 San Antonio, TX 78288-1600
 4649987 +EDI: USAA.COM Feb 27 2019 01:03:00 USAA Savings Bank, 10750 McDermott,
 San Antonio, TX 78288-1600

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4649975* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, P.O. Box 982238, El Paso, TX 79998)
 4649979* Chase Card, P.O. Box 15298, Wilmington, DE 19850-5298

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2019 at the address(es) listed below:

Mark J. Wittman gwittmanlaw@charter.net, WI07@ecfcbis.com
 Tyler J. Tripp on behalf of Debtor Marquita Hollins ots@otslawfirm.com, anita@otslawfirm.com
 U.S. Trustee's Office USTPRegion11.MD.ECF@usdoj.gov

TOTAL: 3